

**FILED**

OCT 30 2014

Clerk, U.S. District Court  
District Of Montana  
Helena

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MONTANA  
BILLINGS DIVISION

---

ZURICH AMERICAN INSURANCE	)	
COMPANY,	)	No. CV-12-70-BLG-SEH
	)	
Plaintiff,	)	<b>SPECIAL MASTER'S</b>
	)	<b>AMENDED FINDINGS AND</b>
-vs-	)	<b>RECOMMENDATIONS</b>
	)	<b>RE: EVALUATION OF</b>
KEVIN BANKS, et. al.,	)	<b>CLAIMS AND AWARDS TO</b>
	)	<b>CLAIMANTS</b>
Defendant.	)	
	)	
	)	

---

Pursuant to the Order of this Court dated January 10, 2014, the undersigned was appointed Special Master for the purpose of evaluating claim summaries for each claimant. The undersigned issued a Request and Order for Submission of Claims dated March 5, 2014, with a claim form attached thereto.

The following Defendants have been defaulted and there has been no request to set aside any of the following defaults and as a result no recommended award has been made for the following Defendants:

Dewayne Ahrendt

Tate Kapple

Brenden King

Damon Leeds

Mohamad Mohamad

Bryant Payne

Pursuant to the Order of this Court dated August 22, 2014, the Special Master's Findings and Recommendations Re: Evaluation of Claims and Awards were referred back to the undersigned for reconsideration of the claims of Defendants Michael Estep, Fabian Garza, Wendy Garza, Francis Habadah, and Nathaniel Pratt. These claims were not previously addressed in the Findings and Recommendations but are addressed in these Amended Findings and Recommendations. By including these additional claims, the undersigned has amended his previous Findings and Recommendations due to the limited available funds.

In undertaking this assignment, and recognizing that the funds available were limited, it was the approach of the Special Master to first compensate claimants for special damages including past and future medical expenses, property damage and past and future wage loss.

Next, the damages recoverable with respect to the two fatalities should also be appropriately considered even though the special damages in a fatality may not be as large as the special damages of other claimants.

Third, it was the goal of the Special Master to compensate each claimant to some extent equally for the emotional distress endured for experiencing the rollover accident.

With respect to emotional distress experienced by all claimants with respect to the collision, I have recommended the same sum to each claimant, the sum of \$25,000 for this element of damage since they all experienced the same event. The rest of the general damage awards are individualized and are based upon the nature of the injuries, the medical expenses, treatment and procedures endured as well as the nature of the injuries from the standpoint of pain and suffering, the length of time for recovery and permanent injury.

The following amended recommended awards are not intended to represent the determination of a "made whole" award or a jury award. Rather, these awards are made based upon the above considerations and in recognition of the fact that the available fund is limited. Claimants may have suffered additional harms and losses which are not compensated by these awards due to the above considerations and limitations.

**AMATULLAH, FATIMA (Fatality)**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical/Funeral Expenses	\$ 18,694.15	
2.	Past Wage Loss	\$ 0	
3.	Property Damage	\$ 250.00	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$ 18,944.15</b>

4.	Future Medical Expenses	\$ 0	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$ 0</b>

**GENERAL DAMAGES** **\$475,000.00**

**TOTAL GROSS AWARD** **\$493,944.15**

Less Total Advance Payments by Zurich **\$(18,694.15)**

**RECOMMENDED NET AWARD** **\$475,250.00**

**ARREDONDO, MONIQUE**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 14,748.99	
2.	Past Wage Loss	\$ 0	
3.	Property Damage	\$ 649.00	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		\$ 15,397.99

4.	Future Medical Expenses	\$ 0	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		\$ 0

<b>GENERAL DAMAGES</b>	\$ 25,000.00
------------------------	--------------

<b>TOTAL GROSS AWARD</b>	\$ 40,397.99
--------------------------	--------------

Less Total Advance Payments by Zurich	\$(12,548.99)
---------------------------------------	---------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 27,849.00</b>
------------------------------	---------------------

**ARTUSHESKE, DANIEL**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$491,361.95	
2.	Past Wage Loss	\$	0
3.	Property Damage	\$	0
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$491,361.95</b>

4.	Future Medical Expenses	\$	0
5.	Future Wage Loss	\$300,000.00	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$300,000.00</b>

<b>GENERAL DAMAGES</b>	<b>\$140,000.00</b>
------------------------	---------------------

<b>TOTAL GROSS AWARD</b>	<b>\$931,361.95</b>
--------------------------	---------------------

Less Total Advance Payments by Zurich	\$(402,922.61)
---------------------------------------	----------------

<b>RECOMMENDED NET AWARD</b>	<b>\$528,439.34</b>
------------------------------	---------------------

**BONANNO, KELSEY**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$	4,719.45	
2.	Past Wage Loss	\$	0	
3.	Property Damage	\$	513.03	
	<b>TOTAL PAST SPECIAL DAMAGES</b>			\$ 5,232.48

4.	Future Medical Expenses	\$	0	
5.	Future Wage Loss	\$	0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>			\$ 0

<b>GENERAL DAMAGES</b>	\$ 25,000.00
------------------------	--------------

<b>TOTAL GROSS AWARD</b>	\$ 30,232.48
--------------------------	--------------

Less Total Advance Payments by Zurich	\$(4,719.45)
---------------------------------------	--------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 25,513.03</b>
------------------------------	---------------------

**BOWEN, DARREN**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 5,604.73	
2.	Past Wage Loss	\$ 45,000.00	
3.	Property Damage	\$ 0	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$ 50,604.73</b>

4.	Future Medical Expenses	\$ 6,500.00	
5.	Future Wage Loss	\$ 25,000.00	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$ 31,500.00</b>

<b>GENERAL DAMAGES</b>	<b>\$ 25,000.00</b>
------------------------	---------------------

<b>TOTAL GROSS AWARD</b>	<b>\$107,104.73</b>
--------------------------	---------------------

Less Total Advance Payments by Zurich	<b>\$(5,604.73)</b>
---------------------------------------	---------------------

<b>RECOMMENDED NET AWARD</b>	<b>\$101,500.00</b>
------------------------------	---------------------



**CHASINGHAWK, ANNIE**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 35,888.97	
2.	Past Wage Loss	\$ 19,240.00	
3.	Property Damage	\$ 1,157.29	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		\$ 56,286.26

4.	Future Medical Expenses	\$ 27,000.00	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		\$ 27,000.00

<b>GENERAL DAMAGES</b>	\$ 44,775.00
------------------------	--------------

<b>TOTAL GROSS AWARD</b>	\$128,061.26
--------------------------	--------------

Less Total Advance Payments by Zurich	\$(25,508.46)
---------------------------------------	---------------

<b>RECOMMENDED NET AWARD</b>	<b>\$102,552.80</b>
------------------------------	---------------------

**CHRISTIAN, BARBARA**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 19,929.87	
2.	Past Wage Loss	\$ 0	
3.	Property Damage	\$ 1,220.00	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		\$ 21,149.87

4.	Future Medical Expenses	\$ 0	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		\$ 0

**GENERAL DAMAGES** \$ 25,000.00

**TOTAL GROSS AWARD** \$ 46,149.87

Less Total Advance Payments by Zurich \$(12,622.47)

**RECOMMENDED NET AWARD** \$ 33,527.40

**COLLINS, JEFFERY**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 5,424.52	
2.	Past Wage Loss	\$ 7,200.00	
3.	Property Damage	\$ 1,389.81	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		\$ 14,014.33

4.	Future Medical Expenses	\$ 0	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		\$ 0

<b>GENERAL DAMAGES</b>		\$ 25,000.00
------------------------	--	--------------

<b>TOTAL GROSS AWARD</b>		\$ 39,014.33
--------------------------	--	--------------

Less Total Advance Payments by Zurich		\$(4,622.13)
---------------------------------------	--	--------------

<b>RECOMMENDED NET AWARD</b>		\$ 34,392.20
------------------------------	--	--------------

**CORDOVA, JUAN**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 3,379.28	
2.	Past Wage Loss	\$ 4,000.00	
3.	Property Damage	\$ 3,500.00	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$ 10,879.28</b>

4.	Future Medical Expenses	\$ 5,991.63	
5.	Future Wage Loss	\$10,000.00	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$ 15,991.63</b>

<b>GENERAL DAMAGES</b>	<b>\$ 25,000.00</b>
------------------------	---------------------

<b>TOTAL GROSS AWARD</b>	<b>\$ 51,870.91</b>
--------------------------	---------------------

Less Total Advance Payments by Zurich	<b>\$(2,462.38)</b>
---------------------------------------	---------------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 49,408.53</b>
------------------------------	---------------------

**DRISCOLL, KAITLIN**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 1,165.00	
2.	Past Wage Loss	\$ 0	
3.	Property Damage	\$ 335.00	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		\$ 1,500.00

4.	Future Medical Expenses	\$ 2,500.00	
5.	Future Wage Loss	\$	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		\$ 2,500.00

<b>GENERAL DAMAGES</b>	\$ 25,000.00
------------------------	--------------

<b>TOTAL GROSS AWARD</b>	\$ 29,000.00
--------------------------	--------------

Less Total Advance Payments by Zurich	\$(1,165.00)
---------------------------------------	--------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 27,835.00</b>
------------------------------	---------------------

**ESCUDERO, ANDRES\***

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 55,899.12
2.	Past Wage Loss	\$ 45,880.00
3.	Property Damage	\$ 0
	<b>TOTAL PAST SPECIAL DAMAGES</b>	<b>\$101,779.12</b>

4.	Future Medical Expenses	\$ 25,000.00
5.	Future Wage Loss	\$ 80,000.00*
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>	<b>\$105,000.00</b>

**GENERAL DAMAGES** **\$ 44,775.00**

**TOTAL GROSS AWARD** **\$251,554.12**

Less Total Advance Payments by Zurich **\$(108,439.12)\*\***

**RECOMMENDED NET AWARD** **\$143,115.00**

\* Zurich advances wages to Andres Escudero every (9) nine weeks in the amount of \$3,330.00. All advances to Andres Escudero after June 26, 2014, shall reduce, dollar for dollar, his award of future wage loss, reflected as an advance payment by Zurich and will reduce his recommended net award.

\*\* Zurich made accounting errors in the funds paid on behalf of Andres Escudero. This amount reflects the corrected total amount of advanced medical expenses and wage loss paid to Andres Escudero as of October 30, 2014. Any additional advances from the date of this recommendation will reduce his recommended net award dollar for dollar.

**ESTEP, MICHAEL**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$	15,666.61
2.	Past Wage Loss	\$	0
3.	Property Damage	\$	0
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$ 15,666.61</b>

4.	Future Medical Expenses	\$	0
5.	Future Wage Loss	\$	0
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$ 0</b>

**GENERAL DAMAGES** **\$ 25,000.00**

**TOTAL GROSS AWARD** **\$ 40,666.61**

Less Total Advance Payments by Zurich **\$(13,114.56)**

**RECOMMENDED NET AWARD** **\$ 27,552.05**

**GACHERU, PERIS**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$	1,182.42	
2.	Past Wage Loss	\$	0	
3.	Property Damage	\$	0	
	<b>TOTAL PAST SPECIAL DAMAGES</b>			<b>\$ 1,182.42</b>

4.	Future Medical Expenses	\$	0	
5.	Future Wage Loss	\$	0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>			<b>\$ 0</b>

**GENERAL DAMAGES** **\$ 25,000.00**

**TOTAL GROSS AWARD** **\$ 26,182.42**

Less Total Advance Payments by Zurich **\$(606.95)**

**RECOMMENDED NET AWARD** **\$ 25,575.47**



**GARZA, FABIAN**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$	4,489.71	
2.	Past Wage Loss	\$	0	
3.	Property Damage	\$	2,941.48	
	<b>TOTAL PAST SPECIAL DAMAGES</b>			<b>\$ 7,431.19</b>

4.	Future Medical Expenses	\$	0	
5.	Future Wage Loss	\$	0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>			<b>\$ 0</b>

<b>GENERAL DAMAGES</b>	<b>\$ 25,000.00</b>
------------------------	---------------------

<b>TOTAL GROSS AWARD</b>	<b>\$ 32,431.19</b>
--------------------------	---------------------

Less Total Advance Payments by Zurich	<b>\$(3,687.71)</b>
---------------------------------------	---------------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 28,743.48</b>
------------------------------	---------------------

**GARZA, WENDY**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 10,896.92	
2.	Past Wage Loss	\$ 0	
3.	Property Damage	\$ 2,214.77	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		\$ 13,111.69

4.	Future Medical Expenses	\$ 0	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		\$ 0

<b>GENERAL DAMAGES</b>	\$ 25,000.00
------------------------	--------------

<b>TOTAL GROSS AWARD</b>	\$ 38,111.69
--------------------------	--------------

Less Total Advance Payments by Zurich	\$(7,361.11)
---------------------------------------	--------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 30,750.58</b>
------------------------------	---------------------

**HABADAH, FRANCIS**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$	9,372.03	
2.	Past Wage Loss	\$	0	
3.	Property Damage	\$	736.80	
	<b>TOTAL PAST SPECIAL DAMAGES</b>			<b>\$ 10,108.83</b>

4.	Future Medical Expenses	\$	0	
5.	Future Wage Loss	\$	0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>			<b>\$ 0</b>

<b>GENERAL DAMAGES</b>	<b>\$ 25,000.00</b>
------------------------	---------------------

<b>TOTAL GROSS AWARD</b>	<b>\$ 35,108.83</b>
--------------------------	---------------------

Less Total Advance Payments by Zurich	<b>\$(3,218.87)</b>
---------------------------------------	---------------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 31,889.96</b>
------------------------------	---------------------

**HAYSOM, BRYAN**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 52,872.25	
2.	Past Wage Loss	\$ 0	
3.	Property Damage	\$ 5,685.00	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		\$ 58,557.25

4.	Future Medical Expenses	\$ 5,940.00	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		\$ 5,940.00

<b>GENERAL DAMAGES</b>	\$ 68,000.00
------------------------	--------------

<b>TOTAL GROSS AWARD</b>	\$132,497.25
--------------------------	--------------

Less Total Advance Payments by Zurich	\$(44,977.55)
---------------------------------------	---------------

<b>RECOMMENDED NET AWARD</b>	\$ 87,519.70
------------------------------	--------------

**HEINS, ROBERT**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$204,830.22	
2.	Past Wage Loss	\$	0
3.	Property Damage	\$	0
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$204,830.22</b>

4.	Future Medical Expenses	\$	0
5.	Future Wage Loss	\$	0
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$ 0</b>

**GENERAL DAMAGES** **\$140,000.00**

**TOTAL GROSS AWARD** **\$344,830.22**

Less Total Advance Payments by Zurich **\$(3,650.16)**

**RECOMMENDED NET AWARD** **\$341,180.06**

**JACKSON, ERIC**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 15,067.75
2.	Past Wage Loss	\$ 0
3.	Property Damage	\$ 0
	<b>TOTAL PAST SPECIAL DAMAGES</b>	<b>\$ 15,067.75</b>

4.	Future Medical Expenses	\$ 1,000.00
5.	Future Wage Loss	\$ 0
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>	<b>\$ 1,000.00</b>

**GENERAL DAMAGES** **\$ 25,000.00**

**TOTAL GROSS AWARD** **\$ 41,067.75**

Less Total Advance Payments by Zurich **\$(14,334.75)**

**RECOMMENDED NET AWARD** **\$ 26,733.00**

**LANGE, ROBERT (Fatality)**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$	2,308.25	
2.	Past Wage Loss	\$	0	
3.	Property Damage	\$	0	
	<b>TOTAL PAST SPECIAL DAMAGES</b>			<b>\$ 2,308.25</b>

4.	Future Medical Expenses	\$	0	
5.	Future Wage Loss	\$	0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>			<b>\$ 0</b>

**GENERAL DAMAGES** **\$475,000.00**

**TOTAL GROSS AWARD** **\$477,308.25**

Less Total Advance Payments by Zurich \$(2,308.25)

**RECOMMENDED NET AWARD** **\$475,000.00**

**LANHAM, RONALD**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 20,603.75	
2.	Past Wage Loss	\$ 0	
3.	Property Damage	\$ 0	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		\$ 20,603.75

4.	Future Medical Expenses	\$ 0	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		\$ 20,603.75

<b>GENERAL DAMAGES</b>	\$ 25,000.00
------------------------	--------------

<b>TOTAL GROSS AWARD</b>	\$ 45,603.75
--------------------------	--------------

Less Total Advance Payments by Zurich	\$(20,603.75)
---------------------------------------	---------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 25,000.00</b>
------------------------------	---------------------



**LERMA, ADELA**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 75,675.41	
2.	Past Wage Loss	\$ 48,000.00	
3.	Property Damage	\$ 3,827.36	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$127,502.77</b>

4.	Future Medical Expenses	\$ 0	
5.	Future Wage Loss	\$ 62,000.00	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$ 62,000.00</b>

<b>GENERAL DAMAGES</b>	<b>\$ 68,000.00</b>
------------------------	---------------------

<b>TOTAL GROSS AWARD</b>	<b>\$257,502.77</b>
--------------------------	---------------------

Less Total Advance Payments by Zurich	<b>\$(74,693.61)</b>
---------------------------------------	----------------------

<b>RECOMMENDED NET AWARD</b>	<b>\$182,809.16</b>
------------------------------	---------------------

**MOORE, CHRISTOPHER\***

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 90,557.22	
2.	Past Wage Loss	\$ 61,923.98	
3.	Property Damage	\$ 1,628.50	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$154,109.70</b>

4.	Future Medical Expenses	\$ 0	
5.	Future Wage Loss	\$297,000.00*	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$297,000.00</b>

<b>GENERAL DAMAGES</b>	<b>\$ 68,000.00</b>
------------------------	---------------------

<b>TOTAL GROSS AWARD</b>	<b>\$519,109.70</b>
--------------------------	---------------------

Less Total Advance Payments by Zurich	<b>\$(161,002.98)**</b>
---------------------------------------	-------------------------

<b>RECOMMENDED NET AWARD</b>	<b>\$358,106.72</b>
------------------------------	---------------------

---

\* Zurich advances wages to Christopher Moore on a monthly basis in the approximate amount of \$2,020.20. All advances to Christopher Moore after June 26, 2014, shall reduce, dollar for dollar, his award of future wage loss, reflected as an advance payment by Zurich and will reduce his recommended net award.

\*\* Includes advances made by Zurich for wages as of October 30, 2014. Any additional advances from the date of this recommendation will reduce his recommended net award dollar for dollar.

**MUIGAL, SOLOMON**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 35,564.28	
2.	Past Wage Loss	\$ 0	
3.	Property Damage	\$ 0	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$ 35,564.28</b>

4.	Future Medical Expenses	\$ 10,000.00	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$ 10,000.00</b>

<b>GENERAL DAMAGES</b>	<b>\$ 40,000.00</b>
------------------------	---------------------

<b>TOTAL GROSS AWARD</b>	<b>\$ 85,564.28</b>
--------------------------	---------------------

Less Total Advance Payments by Zurich	<b>\$(32,287.36)</b>
---------------------------------------	----------------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 53,276.92</b>
------------------------------	---------------------

**OULMAN, CLAUDE**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$366,461.96	
2.	Past Wage Loss	\$	0
3.	Property Damage	\$	0
	<b>TOTAL PAST SPECIAL DAMAGES</b>		<b>\$366,461.96</b>
4.	Future Medical Expenses	\$	0
5.	Future Wage Loss	\$	0
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		<b>\$ 0</b>
	<b>GENERAL DAMAGES</b>		<b>\$140,000.00</b>
	<b>TOTAL GROSS AWARD</b>		<b>\$506,461.96</b>
	Less Total Advance Payments by Zurich		<b>\$(142,356.00)</b>
	<b>RECOMMENDED NET AWARD</b>		<b>\$364,105.96</b>

**PRATT, NATHANIEL**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$	2,006.00	
2.	Past Wage Loss	\$	0	
3.	Property Damage	\$	297.20	
	<b>TOTAL PAST SPECIAL DAMAGES</b>			\$ 2,303.20

4.	Future Medical Expenses	\$	0	
5.	Future Wage Loss	\$	0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>			\$ 0

**GENERAL DAMAGES** \$ 25,000.00

**TOTAL GROSS AWARD** \$ 27,303.20

Less Total Advance Payments by Zurich \$(2,006.00)

**RECOMMENDED NET AWARD** \$ 25,297.20

**TAYLOR, DOUGLAS**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 26,807.75	
2.	Past Wage Loss	\$ 70,000.00	
3.	Property Damage	\$ 1,797.88	
	<b>TOTAL PAST SPECIAL DAMAGES</b>		\$ 98,605.63

4.	Future Medical Expenses	\$ 20,000.00	
5.	Future Wage Loss	\$ 0	
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>		\$ 20,000.00

**GENERAL DAMAGES** \$ 25,000.00

**TOTAL GROSS AWARD** \$143,605.63

Less Total Advance Payments by Zurich \$(24,644.00)

**RECOMMENDED NET AWARD** \$118,961.63

**TOLIVER, CHRISHAUNNA**

**TOTAL SPECIAL DAMAGES**

1.	Past Medical Expenses	\$ 25,032.76
2.	Past Wage Loss	\$ 0
3.	Property Damage	\$ 0
	<b>TOTAL PAST SPECIAL DAMAGES</b>	<b>\$ 25,032.76</b>

4.	Future Medical Expenses	\$ 19,500.00
5.	Future Wage Loss	\$ 0
	<b>TOTAL FUTURE SPECIAL DAMAGES</b>	<b>\$ 19,500.00</b>

<b>GENERAL DAMAGES</b>	<b>\$ 25,000.00</b>
------------------------	---------------------

<b>TOTAL GROSS AWARD</b>	<b>\$ 69,532.76</b>
--------------------------	---------------------

Less Total Advance Payments by Zurich	\$(23,697.76)
---------------------------------------	---------------

<b>RECOMMENDED NET AWARD</b>	<b>\$ 45,835.00</b>
------------------------------	---------------------

### **RECAP OF FUNDS**

**TOTAL OF RECOMMENDED NET AWARDS:** **\$3,797,719.19**

**TOTAL OF ADVANCE PAYMENTS BY ZURICH (as of 10/30/14):**

**\$1,202,280.81**

**TOTAL OF RECOMMENDED AWARDS & ADVANCE PAYMENTS BY  
ZURICH:** **\$5,000,000.00**

**TOTAL POLICY LIMITS** **\$5,000,000.00**

All future advances to any claimant from the date of this recommendation (10/30/14) will reduce, dollar for dollar, their recommended net award. It is the intent of the Special Master to allocate the funds as set forth above, and exhaust the policy limits of \$5,000,000.00.

It is further recommended that the Court find that Zurich has complied with its Ridley obligations to date; that the Court direct that Zurich should continue to comply with Ridley until the date of the Court's final determination; that Zurich remit any remaining policy limits to the Court within fourteen days of final determination and specifically set forth any advances made since the date of this recommendation (10/30/14) to any claimant so that the Court can adjust said claimants recommended net award accordingly when the funds are distributed; and, that said remittance by Zurich will extinguish its bond obligation.



DATED this 30<sup>th</sup> day of October, 2014.

By: Gary M. Zadick

Gary M. Zadick, Special Master  
UGRIN, ALEXANDER, ZADICK & HIGGINS, PC